

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Carolyn A Payne

Debtor(s)

Case No. 15-20502

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2015.
- 2) The plan was confirmed on 08/07/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/01/2017.
- 6) Number of months from filing to last payment: 30.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,638.87
Less amount refunded to debtor	\$590.09

NET RECEIPTS: **\$17,048.78**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$833.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,833.94**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	700.00	1,116.67	1,116.67	31.54	0.00
AT&T MOBILITY II LLC	Unsecured	638.00	694.45	694.45	15.15	0.00
CAPITAL ONE BANK USA	Unsecured	1,009.00	1,009.08	1,009.08	16.27	0.00
CCSI	Unsecured	215.00	262.00	262.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	374.00	447.20	447.20	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	356.00	70.93	70.93	0.00	0.00
DIRECTV	Unsecured	420.00	428.44	428.44	0.00	0.00
FIRST INVESTORS SERVICING CORP	Secured	16,176.98	16,176.98	16,176.98	7,831.15	1,659.83
ILLINOIS BELL TELEPHONE COMPANY	Unsecured	694.00	623.31	623.31	16.43	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	21,633.00	21,699.31	21,699.31	612.87	0.00
ILLINOIS TOLLWAY	Unsecured	670.00	NA	NA	0.00	0.00
CITY OF CHICAGO PARKING	Unsecured	65.00	NA	NA	0.00	0.00
COMCAST	Unsecured	223.00	NA	NA	0.00	0.00
CHASE	Unsecured	437.00	NA	NA	0.00	0.00
DR COLLETTE ARA HONORE	Unsecured	175.00	NA	NA	0.00	0.00
DR JAMES ZAKAC DDS	Unsecured	25.00	NA	NA	0.00	0.00
ELMHURST CLINIC	Unsecured	234.00	NA	NA	0.00	0.00
ELMHURST MEMORIAL HEALTHCARE	Unsecured	84.00	NA	NA	0.00	0.00
EXEDEL INTERNET VIASAT CUSTOMER	Unsecured	270.00	NA	NA	0.00	0.00
FRANCISCAN HAMMOND CLINIC LLC	Unsecured	130.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	108.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	72,049.00	71,930.46	71,930.46	2,031.60	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,176.98	\$7,831.15	\$1,659.83
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,176.98	\$7,831.15	\$1,659.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$98,281.85	\$2,723.86	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,833.94</u>	
Disbursements to Creditors	<u>\$12,214.84</u>	
TOTAL DISBURSEMENTS :		<u>\$17,048.78</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.